WHAT IS CLAIMED IS:

1.   A method for budgeting, comprising:

   providing a worksheet including an arrangement of a funds
       total, an expenditure, a maximizable cost, and a
       cumulative cost;

   determining the funds total from at least an income
       amount;

   identifying the expenditure representing a predetermined
       amount;

   classifying the expenditure as one of a category of a
       plurality of categories;

   computing the maximizable cost associated with the
       expenditure;

   generating the cumulative cost associated with the
       category of the plurality of categories;

   updating the worksheet; and

   updating the income amount.

2.   The method of Claim 1, wherein the expenditure is a
plurality of expenditures representing a plurality of
predetermined amounts.

3.   The method of Claim 2, further comprising summing the
expenditures to create an expenditure total.

4.   The method of Claim 3, wherein the maximizable cost is a plurality of maximizable costs.

5.   The method of Claim 4, further comprising summing the maximizable costs to create a total maximizable cost.

6.   The method of Claim 5, wherein the cumulative cost is a plurality of cumulative costs.

7.   The method of Claim 6, further comprising summing the cumulative costs to create a total cumulative cost.

8.   The method of Claim 7, further comprising:

      initializing the predetermined amount for the category to the expenditure;

      updating the maximizable cost associated with the expenditure;

      updating the cumulative cost associated with the expenditure;

      updating the expenditure total;

      updating the total maximizable cost; and

      updating the total cumulative cost.

9.   The method of Claim 8, wherein determining the funds total comprises:

      determining the income amount at the predetermined time;

      determining an available bank balance at the predetermined time;

- 39 -

determining a subaccount at a predetermined time; and

summing the income amount, the available bank balance and the subaccount to create a funds total.

10. The method of Claim 9, wherein determining the available bank balance comprises:

determining a bank account balance; and

subtracting a minimum balance.

11. The method of Claim 10, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

12. The method of Claim 11, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

13. The method of Claim 9, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

14. The method of Claim 13, wherein updating the subaccount includes determining the balance of the subaccounts.

- 40 -

15. The method of Claim 14, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

16. The method of Claim 9, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

17. The method of Claim 16, wherein the method is employed as a computerized spreadsheet.

18. The method of Claim 1, wherein computing the maximizable cost comprises:

    determining a total number of hours worked in a period;

    determining a salary for the period;

    dividing the salary by the total number of hours worked
        in the period to obtain a maximizable factor; and

    dividing the expenditure by the maximizable factor.

19. The method of Claim 1, wherein generating the cumulative cost comprises:

    determining an initial budget for the category;

- 41 -

adding the initial budget to the cumulative cost;

determining the predetermined amount for the category;

subtracting the predetermined amount for the category
        from the cumulative cost.

20.   The method of Claim 1, wherein updating the worksheet
comprises:

funding the expenditure; and

annotating the funding with a double entry system.

21.   The method of Claim 20, further comprising:

identifying a payment source, wherein the payment source
        is selected from a group of a credit card, a cash
        account, a checking account, a money market account,
        an ATM account, and a passbook account.

22.   The method of Claim 9, further comprising arranging the
categories, the expenditures, the expenditure total, the
maximizable costs, the total maximizable costs, the cumulative
costs, the total cumulative costs, the income amount, the
available bank balance, the subaccount and the funds total in
a distributed format on a medium.

23.   The method of Claim 22, wherein the medium is a
spreadsheet.

24.   A method for budgeting, comprising:

providing a worksheet including an arrangement of a funds
total, an expenditure, a maximizable cost and a
cumulative cost;

determining the funds total from at least an income
amount;

identifying the expenditure representing a predetermined
amount;

classifying the expenditure as one of a category of a
plurality of categories;

computing the maximizable cost associated with the
expenditure;

generating the cumulative cost associated with the
category of the plurality of categories; and

updating the worksheet.

25. The method of Claim 24, wherein the expenditure is a
plurality of expenditures representing a plurality of
predetermined amounts, and wherein the maximizable cost is a
plurality of maximizable costs, and wherein the cumulative
cost is a plurality of cumulative costs.

26. The method of Claim 25, further comprising:

summing the expenditures to create an expenditure total;

summing the maximizable costs to create a total
maximizable cost; and

- 43 -

summing the cumulative costs to create a total cumulative
cost.

27. The method of Claim 26, further comprising:

initializing the predetermined amount for the category to
the expenditure;

updating the maximizable cost associated with the
expenditure;

updating the cumulative cost associated with the
expenditure;

updating the expenditure total;

updating the total maximizable cost; and

updating the total cumulative cost.

28. The method of Claim 27, wherein determining the funds
total comprises:

determining the income amount at the predetermined time;

determining an available bank balance at the
predetermined time;

determining a subaccount at a predetermined time; and

summing the income amount, the available bank balance and
the subaccount to create a funds total.

29. The method of Claim 28, wherein determining the available
bank balance comprises:

determining a bank account balance; and

subtracting a minimum balance.

30. The method of Claim 29, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

31. The method of Claim 30, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

32. The method of Claim 29, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

33. The method of Claim 32, wherein updating the subaccount includes determining the balance of the subaccounts.

34. The method of Claim 33, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

35. The method of Claim 26, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an

Electricity, a Phone, a Water, a Home Insurance, a Cable
Television, an Internet Service, a Toll Cost, a Laundry, a Car
Payment, a Gas, a Car Insurance, a Car Maintenance, a Health
Club, a Haircut, a Prescription, a Charity, a Vacation, an
Entertainment, a Clothing, a Personal Care, a Tuition, a Child
Activities, a Meals, a Groceries and a Miscellaneous.

36. The method of Claim 35, wherein the method is employed as
a computerized spreadsheet.

37. The method of Claim 24, wherein computing the maximizable
cost comprises:

    determining a total number of hours worked in a period;

    determining a salary for the period;

    dividing the salary by the total number of hours worked
        in the period to obtain a maximizable factor; and

    dividing the expenditure by the maximizable factor.

38. The method of Claim 24, wherein generating the cumulative
cost comprises:

    determining an initial budget for the category;

    adding the initial budget to the cumulative cost;

    determining the predetermined amount for the category;

    subtracting the predetermined amount for the category
        from the cumulative cost.

- 46 -

39.   The method of Claim 24, wherein updating the worksheet
comprises:

    funding the expenditure; and

    annotating the funding with a double entry system.

40.   The method of Claim 39, further comprising:

    identifying a payment source, wherein the payment source
        is selected from a group of a credit card, a cash
        account, a checking account, a money market account,
        an ATM account, and a passbook account.

41.   The method of Claim 26, further comprising arranging the
categories, the expenditures, the expenditure total, the
maximizable costs, the total maximizable costs, the cumulative
costs, the total cumulative costs, the income amount, the
available bank balance, the subaccount and the funds total in
a distributed format on a medium.

42.   The method of Claim 41, wherein the medium is a
spreadsheet.

43.   A computer-readable medium for budgeting, comprising:
a processor programmed to:

    provide a worksheet including an arrangement of a funds
        total, an expenditure, a maximizable cost and a
        cumulative cost;

    determine the funds total from at least an income amount;

identify the expenditure representing a predetermined
amount;

classify the expenditure as one of a category of a
plurality of categories;

compute the maximizable cost associated with the
expenditure;

generate the cumulative cost associated with the category
of the plurality of categories; and

update the worksheet.

44. The medium of Claim 43, wherein the expenditure is a
plurality of expenditures representing a plurality of
predetermined amounts, and wherein the maximizable cost is a
plurality of maximizable costs, and wherein the cumulative
cost is a plurality of cumulative costs.

45. The medium of Claim 44, wherein the processor is further
programmed to:

sum the expenditures to create an expenditure total;

sum the maximizable costs to create a total maximizable
cost; and

sum the cumulative costs to create a total cumulative
cost.

46. The medium of Claim 45, wherein the processor is further
programmed to:

initialize the predetermined amount for the category to
the expenditure;

update the maximizable cost associated with the
expenditure;

update the cumulative cost associated with the
expenditure;

update the expenditure total;

update the total maximizable cost; and

update the total cumulative cost.

47. The medium of Claim 46, wherein to determine the funds
total comprises:

determine the income amount at the predetermined time;

determine an available bank balance at the predetermined
time;

determine a subaccount at a predetermined time; and

sum the income amount, the available bank balance and the
subaccount to create a funds total.

48. The medium of Claim 47, wherein to determine the
available bank balance comprises:

determine a bank account balance; and

subtract a minimum balance.

49. The medium of Claim 48, wherein to update the worksheet
comprises:

update the bank account;

update the subaccount; and

update the funds total.

50. The medium of Claim 49, wherein to update the income amount comprises:

deduct the income amount; and

increase the bank account balance by the income amount.

51. The medium of Claim 48, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

52. The medium of Claim 51, wherein to update the subaccount includes to determine the balance of the subaccounts.

53. The medium of Claim 52, wherein to update the worksheet includes to fund the expenditure by deducting the subaccount by the expenditure amount.

54. The medium of Claim 45, wherein the plurality of categories are selected from a group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an

- 50 -

Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

55.   The medium of Claim 54, wherein the medium is employable as a computerized spreadsheet.

56.   The medium of Claim 43, wherein to compute the maximizable cost comprises:

    determine a total number of hours worked in a period;

    determine a salary for the period;

    divide the salary by the total number of hours worked in the period to obtain a maximizable factor; and

    divide the expenditure by the maximizable factor.

57.   The medium of Claim 43, wherein to generate the cumulative cost comprises:

    determine an initial budget for the category;

    add the initial budget to the cumulative cost;

    determine the predetermined amount for the category;

    subtract the predetermined amount for the category from the cumulative cost.

58.   The medium of Claim 43, wherein to update the worksheet comprises:

    fund the expenditure; and

    annotate the funding with a double entry system.

- 51 -

59.   The medium of Claim 58, wherein the processor is further
programmed to:

    identify a payment source, wherein the payment source is
        selected from a group of a credit card, a cash
        account, a checking account, a money market account,
        an ATM account, and a passbook account.

60.   The medium of Claim 45, wherein the processor is further
programmed to arrange the categories, the expenditures, the
expenditure total, the maximizable costs, the total
maximizable costs, the cumulative costs, the total cumulative
costs, the income amount, the available bank balance, the
subaccount and the funds total in a distributed format on a
medium.

61.   The medium of Claim 60, wherein the medium is a
spreadsheet.